

What is claimed is:

- 1    1.    A method for processing checks, comprising:
  - 2            receiving check data that includes an account identifier, a check identifier, and an amount
  - 3            of funds, the account identifier indicating a financial account and the check identifier indicating a
  - 4            check drawn on the financial account;
  - 5            making the amount of funds unavailable for use in the financial account;
  - 6            generating a code that indicates the check; and
  - 7            transmitting the code.
- 1    2.    The method of claim 1, further comprising:
  - 2            receiving an authorization identifier before the step of making the amount of funds
  - 3            unavailable for use in the financial account.
- 1    3.    The method of claim 2, further comprising:
  - 2            determining whether the authorization identifier is valid.
- 1    4.    The method of claim 3, in which the step of making the amount of funds unavailable for  
2            use in the financial account is performed if the authorization identifier is valid.
- 1    5.    The method of claim 3, further comprising:
  - 2            determining whether the authorization identifier corresponds to at least one
  - 3            predetermined authorization identifier.

1 6. The method of claim 1, in which the check data further includes an indication of at least  
2 one of:

3 an expiration date,

4 a presentment period within which the check should be presented for payment,

5 payee, and

6 a bank maintaining the financial account.

1 7. The method of claim 1, in which the code further indicates:

2 the amount of funds.

1 8. The method of claim 1, in which the code further indicates at least one of:

2 an expiration date,

3 a presentment period within which the check should be presented for payment,

4 a payee,

5 a bank maintaining the financial account, and

6 a time the code was generated.

1 9. The method of claim 1, in which the code includes the account identifier and the check  
2 identifier.

1 10. The method of claim 1, in which the step of generating a code:

2 encrypting at least the account identifier and the check identifier to generate the code.

1 11. The method of claim 1, in which the step of encrypting comprises:  
2 encrypting the amount of funds to generate the code.

1 12. The method of claim 1, in which the step of encrypting comprises:  
2 encrypting supplementary check data to generate the code, the supplementary check data  
3 including an indication of at least one of  
4 an expiration date,  
5 a presentment period within which the check should be presented for payment,  
6 a payee,  
7 a bank maintaining the financial account, and  
8 a time the code was generated.

1 13. The method of claim 1, further comprising:  
2 creating a record that is identified by the account identifier and the check identifier, the  
3 record storing the amount of funds.

1 14. The method of claim 13, in which the record further stores an indication of at least one of  
2 the amount of funds,  
3 an expiration date,  
4 a presentment period within which the check should be presented for payment,  
5 a payee,  
6 a bank maintaining the financial account, and  
7 a time the code was generated.

1 15. The method of claim 1, in which the step of making the amount of funds unavailable for  
2 use in the financial account comprises:

3 adjusting an unavailable balance of the financial account based on the amount of funds.

1 16. The method of claim 1, in which the step of making the amount of funds unavailable for  
2 use in the financial account comprises:

3 transferring the amount of funds from the financial account.

1 17. The method of claim 16, in which the step of transferring the amount of funds from the  
2 financial account comprises:

3 transferring the amount of funds from the financial account to an inaccessible account.

1 18. The method of claim 1, further comprising:

2 determining an available balance of the financial account;

3 and in which the step of making the amount of funds unavailable is performed only if the

4 available balance is not less than the amount of funds.

1 <sup>2</sup> 19. A method for processing checks, comprising:

2 receiving a code;

3 determining check data based on the code, the check data including

4 an amount of funds that is unavailable for use in a financial account, the amount  
5 of funds reserved for payment with a check; and

6 transmitting a message that indicates the amount of funds.

1 20. The method of claim 19, further comprising:  
2 receiving a signal representing a request to ascertain whether the check has been claimed;  
3 determining whether the check has been claimed; and  
4 transmitting a message indicating whether the check has been claimed.

1 21. The method of claim 20, further comprising:  
2 if the check has not been claimed, storing an indication that the check has been claimed.

1 22. The method of claim 19, in which the check data further includes  
2 an account identifier that indicates the financial account, and  
3 a check identifier that indicates the check, the check being drawn on the financial  
4 account.

1 23. The method of claim 19, in which the message further indicates at least one of the  
2 financial account and the check.

1 24. The method of claim 19, further comprising:  
2 determining supplementary check data based on the code, the supplementary check data  
3 including an indication of at least one of  
4 an expiration date,  
5 a presentment period within which the check should be presented for payment,  
6 a payee,  
7 a bank maintaining the financial account,

8 a time the code was generated, and  
9 whether the check was cashed.

1 25. The method of claim 24, in which the message further indicates the supplementary check  
2 data.

1 26. The method of claim 19, further comprising:  
2 receiving a request indicating a requested amount;  
3 and in which the step of transmitting a message comprises:  
4 transmitting a message indicating whether the requested amount is greater than the  
5 amount of funds.

1 <sup>3</sup> 27. A method for processing checks, comprising:  
2 receiving a signal indicating a request to pay on a check, the signal further representing a  
3 check identifier, an account identifier and a first amount of funds, the account identifier  
4 indicating a financial account and the check identifier indicating a check drawn on the financial  
5 account; and  
6 making the first amount of funds available for use in the financial account.

1 <sup>4</sup> 28. A method for processing checks, comprising:  
2 receiving a code that is encrypted with an amount of funds, the amount of funds reserved  
3 for payment with a predetermined check; and  
4 decrypting the code to determine the amount of funds.

1 29. The method of claim 28, further comprising:  
2 receiving a request indicating a requested amount; and  
3 transmitting a message indicating whether the requested amount is greater than the  
4 amount of funds.

1 30. The method of claim 28, in which the code is further encrypted with an account identifier  
2 indicating a financial account and a check identifier indicating the predetermined check which is  
3 drawn on the financial account;  
4 and in which the step of decrypting comprises:  
5 decrypting the code to determine the financial account and the check identifier.

1 31. The method of claim 28, in which the code is further encrypted with an indication of at  
2 least one of  
3 an expiration date,  
4 a presentment period within which a check should be presented for payment,  
5 a payee,  
6 a bank, and  
7 a time the code was generated.

1 32. The method of claim 28, in which the step of decrypting comprises:  
2 decrypting the code to determine at least one of  
3 the expiration date,  
4 the presentment period within which the check should be presented for payment,

5 the payee,  
6 the bank, and  
7 the time the code was generated.

1 33. A method for processing checks, comprising:  
2 receiving check data that includes an account identifier, a check identifier, and an amount  
3 of funds, the account identifier indicating a financial account and the check identifier indicating a  
4 check drawn on the financial account;  
5 receiving an authorization identifier;  
6 determining whether the authorization identifier is valid;  
7 making the amount of funds unavailable for use in the financial account if the  
8 authorization identifier is valid;  
9 generating a code that indicates the check; and  
10 transmitting the code if the authorization identifier is valid.

1 34. The method of claim 33, further comprising:  
2 determining whether the authorization identifier corresponds to at least one  
3 predetermined authorization identifier.

1 35. A method for processing checks, comprising:  
2 receiving check data that includes an account identifier, a check identifier, a payee  
3 identifier and an amount of funds, the account identifier indicating a financial account, the check



4 identifier indicating a check drawn on the financial account, the payee identifier indicating a  
5 payee;  
6 reserving the amount of funds for the payee;  
7 generating a code that indicates the check; and  
8 transmitting the code.

1 <sup>1</sup> 36. A method for processing checks, comprising:  
2 receiving check data that includes an account identifier indicating a financial account and  
3 a check identifier indicating a check drawn on the financial account;  
4 determining whether the check data indicates an amount of funds unavailable for use in  
5 the financial account;  
6 determining whether the check has expired; and  
7 making the amount of funds available for use in the financial account if the check has  
8 expired.

1 37. The method of claim 36, in which the step of determining whether the check has expired  
2 comprises:  
3 determining an expiration date based on the check data;  
4 determining a current date; and  
5 determining whether the current date is after the expiration date.

1 <sup>4</sup> 38. A method for processing checks, comprising:  
2 receiving a code;

3 determining check data based on the code, the check data including  
4 a check identifier that indicates a check drawn on a financial account, and  
5 an indication of a first amount of funds that is unavailable for use in the financial  
6 account, the first amount of funds reserved for payment with the check; and  
7 receiving an indication of a second amount of funds;  
8 receiving an authorization identifier;  
9 determining whether the authorization identifier is valid;  
10 if the authorization identifier is valid,  
11 making unavailable for use in the financial account an amount of funds that is  
12 based on the first amount of funds and the second amount of funds.

1 <sup>a</sup> 39. A method for processing checks, comprising:  
2 receiving a code;  
3 determining check data based on the code, the check data including  
4 a check identifier that indicates a check drawn on a financial account, and  
5 an indication of an amount of funds that is unavailable for use in the financial  
6 account, the amount of funds reserved for payment with the check; and  
7 receiving a signal representing a request to make the amount of funds available for use in  
8 the financial account;  
9 receiving an authorization identifier;  
10 determining whether the authorization identifier is valid;  
11 if the authorization identifier is valid,  
12 making the amount of funds available for use in the financial account.

1 40. The method of claim 39, in which the step of making the amount of funds available  
2 comprises:  
3 determining a current date;  
4 determining an authorization date based on the code;  
5 determining whether the current date is after the authorization date; and  
6 making the amount of funds available for use in the financial account if the current date is  
7 after the authorization date.

1 41. A method for processing checks, comprising:  
2 receiving check data that includes an account identifier, a check identifier, and an amount  
3 of funds, the account identifier indicating a financial account and the check identifier indicating a  
4 check drawn on the financial account;  
5 making the amount of funds unavailable for use in the financial account;  
6 generating a code that indicates the check;  
7 transmitting the code;  
8 receiving the code;  
9 determining the check data based on the code; and  
10 transmitting a message that indicates the amount of funds.

1 42. A method for processing checks, comprising:  
2 receiving check data that includes an account identifier, a check identifier, and an amount  
3 of funds, the account identifier indicating a financial account and the check identifier indicating a  
4 check drawn on the financial account;

5 making the amount of funds unavailable for use in the financial account;  
6 generating a code that indicates the check;  
7 transmitting the code;  
8 receiving a signal indicating clearance of a check, the signal further representing the  
9 check identifier, the account identifier and a first amount of funds;  
10 determining, based on the account identifier and the check identifier, a second amount of  
11 funds that is unavailable for use in the financial account;  
12 determining whether the first amount of funds is not greater than the second amount of  
13 funds; and  
14 making the second amount of funds available for use in the financial account if the first  
15 amount of funds is not greater than the second amount of funds.

1 <sup>v</sup>43. A method for processing checks, comprising:  
2 receiving a code;  
3 determining check data based on the code, the check data including  
4 a check identifier that indicates a check drawn on a financial account;  
5 determining whether the check has been claimed; and  
6 transmitting a message indicating whether the check has been claimed.

1 44. The method of claim 43, further comprising:  
2 if the check has not been claimed, storing an indication that the check has been claimed.

1 <sup>v3</sup>45. An apparatus for processing checks, comprising:

2 a voice response unit operative to receive signals from a telephone, the signals  
3 representing check data that includes an account identifier, a check identifier, and an amount of  
4 funds, the account identifier indicating a financial account and the check identifier indicating a  
5 check drawn on the financial account;  
6 means for making the amount of funds unavailable for use in the financial account; and  
7 means for generating a code that indicates the check;  
8 and in which the voice response unit is further operative to transmit the signals  
9 representing the code to the telephone.

1 <sup>46</sup> 46. An apparatus for processing checks, comprising:  
2 a storage device; and  
3 a processor connected to the storage device,  
4 the storage device storing a program for controlling the processor; and  
5 the processor operative with the program to:  
6 receive check data that includes an account identifier, a check identifier, and an  
7 amount of funds, the account identifier indicating a financial account and the check identifier  
8 indicating a check drawn on the financial account;  
9 make the amount of funds unavailable for use in the financial account;  
10 generate a code that indicates the check; and  
11 transmit the code.

1 <sup>47</sup> 47. A computer readable medium encoded with processing instructions for implementing a  
2 method for processing checks, the method comprising:

3 receiving check data that includes an account identifier, a check identifier, and an amount  
4 of funds, the account identifier indicating a financial account and the check identifier indicating a  
5 check drawn on the financial account;  
6 making the amount of funds unavailable for use in the financial account;  
7 generating a code that indicates the check; and  
8 transmitting the code.

1 48. An apparatus for processing checks, comprising:  
2 a storage device; and  
3 a processor connected to the storage device,  
4 the storage device storing a program for controlling the processor; and  
5 the processor operative with the program to:  
6 receive a code;  
7 determine check data based on the code, the check data including  
8 an amount of funds that is unavailable for use in a financial account, the amount of funds  
9 reserved for payment with a check; and  
10 transmit a message that indicates the amount of funds.

1 49. A computer readable medium encoded with processing instructions for implementing a  
2 method for processing checks, the method comprising:  
3 receiving a code;  
4 determining check data based on the code, the check data including

5 an amount of funds that is unavailable for use in a financial account, the amount  
6 of funds reserved for payment with a check; and  
7 transmitting a message that indicates the amount of funds.

1 50. An apparatus for processing checks, comprising:  
2 a storage device; and  
3 a processor connected to the storage device,  
4 the storage device storing a program for controlling the processor; and  
5 the processor operative with the program to:  
6 receive a signal indicating a request to pay on a check, the signal further  
7 representing a check identifier, an account identifier and a first amount of funds, the account  
8 identifier indicating a financial account and the check identifier indicating a check drawn on the  
9 financial account; and  
10 make the first amount of funds available for use in the financial account.

1 51. A computer readable medium encoded with processing instructions for implementing a  
2 method for processing checks, the method comprising:  
3 receiving a signal indicating a request to pay on a check, the signal further representing a  
4 check identifier, an account identifier and a first amount of funds, the account identifier  
5 indicating a financial account and the check identifier indicating a check drawn on the financial  
6 account; and  
7 making the first amount of funds available for use in the financial account.

1 52. An apparatus for processing checks, comprising:

2 <sup>22</sup> a storage device; and

3 a processor connected to the storage device,

4 the storage device storing a program for controlling the processor; and

5 the processor operative with the program to:

6 receive a code that is encrypted with an amount of funds, the amount of funds

7 reserved for payment with a predetermined check; and

8 decrypt the code to determine the amount of funds.

1 <sup>21</sup> 53. A computer readable medium encoded with processing instructions for implementing a

2 method for processing checks, the method comprising:

3 receiving a code that is encrypted with an amount of funds, the amount of funds reserved

4 for payment with a predetermined check; and

5 decrypting the code to determine the amount of funds.

1 <sup>22</sup> 54. An apparatus for processing checks, comprising:

2 a storage device; and

3 a processor connected to the storage device,

4 the storage device storing a program for controlling the processor; and

5 the processor operative with the program to:

6 receive check data that includes an account identifier, a check identifier, and an

7 amount of funds, the account identifier indicating a financial account and the check identifier

8 indicating a check drawn on the financial account;



9 receive an authorization identifier;  
10 determine whether the authorization identifier is valid;  
11 make the amount of funds unavailable for use in the financial account if the  
12 authorization identifier is valid;  
13 generate a code that indicates the check; and  
14 transmit the code if the authorization identifier is valid.

23  
1 55. A computer readable medium encoded with processing instructions for implementing a  
2 method for processing checks, the method comprising:  
3 receiving check data that includes an account identifier, a check identifier, and an amount  
4 of funds, the account identifier indicating a financial account and the check identifier indicating a  
5 check drawn on the financial account;  
6 receiving an authorization identifier;  
7 determining whether the authorization identifier is valid;  
8 making the amount of funds unavailable for use in the financial account if the  
9 authorization identifier is valid;  
10 generating a code that indicates the check; and  
11 transmitting the code if the authorization identifier is valid.

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1 56. An apparatus for processing checks, comprising:  
2 a storage device; and  
3 a processor connected to the storage device,  
4 the storage device storing a program for controlling the processor; and

5 the processor operative with the program to:

6 receive check data that includes an account identifier, a check identifier, a payee  
7 identifier and an amount of funds, the account identifier indicating a financial account, the check  
8 identifier indicating a check drawn on the financial account, the payee identifier indicating a  
9 payee;

10 reserve the amount of funds for the payee;

11 generate a code that indicates the check; and

12 transmit the code.

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1 57. A computer readable medium encoded with processing instructions for implementing a  
2 method for processing checks, the method comprising:

3 receiving check data that includes an account identifier, a check identifier, a payee  
4 identifier and an amount of funds, the account identifier indicating a financial account, the check  
5 identifier indicating a check drawn on the financial account, the payee identifier indicating a  
6 payee;

7 reserving the amount of funds for the payee;

8 generating a code that indicates the check; and

9 transmitting the code.

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1 58. An apparatus for processing checks, comprising:

2 a storage device; and

3 a processor connected to the storage device,

4 the storage device storing a program for controlling the processor; and

5 the processor operative with the program to:

6 receive check data that includes an account identifier indicating a financial

7 account and a check identifier indicating a check drawn on the financial account;

8 determine whether the check data indicates an amount of funds unavailable for

9 use in the financial account;

10 determine whether the check has expired; and

11 make the amount of funds available for use in the financial account if the check

12 has expired.

1 <sup>217</sup> 59. A computer readable medium encoded with processing instructions for implementing a  
2 method for processing checks, the method comprising:

3 receiving check data that includes an account identifier indicating a financial account and  
4 a check identifier indicating a check drawn on the financial account;

5 determining whether the check data indicates an amount of funds unavailable for use in  
6 the financial account;

7 determining whether the check has expired; and

8 making the amount of funds available for use in the financial account if the check has  
9 expired.

1 <sup>23</sup> 60. An apparatus for processing checks, comprising:

2 a storage device; and

3 a processor connected to the storage device,

4 the storage device storing a program for controlling the processor; and

5 the processor operative with the program to:  
6 receive a code;  
7 determine check data based on the code, the check data including  
8 a check identifier that indicates a check drawn on a financial account, and  
9 an indication of a first amount of funds that is unavailable for use in the  
10 financial account, the first amount of funds reserved for payment with the check;  
11 receive an indication of a second amount of funds;  
12 receive an authorization identifier;  
13 determine whether the authorization identifier is valid; and  
14 if the authorization identifier is valid,  
15 make unavailable for use in the financial account an amount of funds that is based  
16 on the first amount of funds and the second amount of funds.

28  
1 61. A computer readable medium encoded with processing instructions for implementing a  
2 method for processing checks, the method comprising:  
3 receiving a code;  
4 determining check data based on the code, the check data including  
5 a check identifier that indicates a check drawn on a financial account, and  
6 an indication of a first amount of funds that is unavailable for use in the financial  
7 account, the first amount of funds reserved for payment with the check; and  
8 receiving an indication of a second amount of funds;  
9 receiving an authorization identifier;  
10 determining whether the authorization identifier is valid;

11 if the authorization identifier is valid,  
12 making unavailable for use in the financial account an amount of funds that is  
13 based on the first amount of funds and the second amount of funds.

3

1 62. An apparatus for processing checks, comprising:  
2 a storage device; and  
3 a processor connected to the storage device,  
4 the storage device storing a program for controlling the processor; and  
5 the processor operative with the program to:  
6 receive a code;  
7 determine check data based on the code, the check data including  
8 a check identifier that indicates a check drawn on a financial account, and  
9 an indication of an amount of funds that is unavailable for use in the  
10 financial account, the amount of funds reserved for payment with the check; and  
11 receive a signal representing a request to make the amount of funds available for  
12 use in the financial account;  
13 receive an authorization identifier;  
14 determine whether the authorization identifier is valid;  
15 if the authorization identifier is valid,  
16 make the amount of funds available for use in the financial account.

3

1 63. A computer readable medium encoded with processing instructions for implementing a  
2 method for processing checks, the method comprising:

3 receiving a code;  
4 determining check data based on the code, the check data including  
5 a check identifier that indicates a check drawn on a financial account, and  
6 an indication of an amount of funds that is unavailable for use in the financial  
7 account, the amount of funds reserved for payment with the check; and  
8 receiving a signal representing a request to make the amount of funds available for use in  
9 the financial account;  
10 receiving an authorization identifier;  
11 determining whether the authorization identifier is valid;  
12 if the authorization identifier is valid,  
13 making the amount of funds available for use in the financial account.

3✓  
1 64. An apparatus for processing checks, comprising:  
2 a storage device; and  
3 a processor connected to the storage device,  
4 the storage device storing a program for controlling the processor; and  
5 the processor operative with the program to:  
6 receive check data that includes an account identifier, a check identifier, and an  
7 amount of funds, the account identifier indicating a financial account and the check identifier  
8 indicating a check drawn on the financial account;  
9 make the amount of funds unavailable for use in the financial account;  
10 generate a code that indicates the check;  
11 transmit the code;

12                    receive the code;  
13                    determine the check data based on the code; and  
14                    transmit a message that indicates the amount of funds.

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1    65.    A computer readable medium encoded with processing instructions for implementing a  
2    method for processing checks, the method comprising:  
3            receiving check data that includes an account identifier, a check identifier, and an amount  
4    of funds, the account identifier indicating a financial account and the check identifier indicating a  
5    check drawn on the financial account;  
6            making the amount of funds unavailable for use in the financial account;  
7            generating a code that indicates the check;  
8            transmitting the code;  
9            receiving the code;  
10          determining the check data based on the code; and  
11          transmitting a message that indicates the amount of funds.

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1    66.    An apparatus for processing checks, comprising:  
2            a storage device; and  
3            a processor connected to the storage device,  
4            the storage device storing a program for controlling the processor; and  
5            the processor operative with the program to:

6 receive check data that includes an account identifier, a check identifier, and an  
7 amount of funds, the account identifier indicating a financial account and the check identifier  
8 indicating a check drawn on the financial account;  
9 make the amount of funds unavailable for use in the financial account;  
10 generate a code that indicates the check;  
11 transmit the code;  
12 receive a signal indicating clearance of a check, the signal further representing the  
13 check identifier, the account identifier and a first amount of funds;  
14 determine, based on the account identifier and the check identifier, a second  
15 amount of funds that is unavailable for use in the financial account;  
16 determine whether the first amount of funds is not greater than the second amount  
17 of funds; and  
18 make the second amount of funds available for use in the financial account if the  
19 first amount of funds is not greater than the second amount of funds.

67. A computer readable medium encoded with processing instructions for implementing a  
method for processing checks, the method comprising:  
receiving check data that includes an account identifier, a check identifier, and an amount  
of funds, the account identifier indicating a financial account and the check identifier indicating a  
check drawn on the financial account;  
making the amount of funds unavailable for use in the financial account;  
generating a code that indicates the check;  
transmitting the code;



9 receiving a signal indicating clearance of a check, the signal further representing the  
10 check identifier, the account identifier and a first amount of funds;  
11 determining, based on the account identifier and the check identifier, a second amount of  
12 funds that is unavailable for use in the financial account;  
13 determining whether the first amount of funds is not greater than the second amount of  
14 funds; and  
15 making the second amount of funds available for use in the financial account if the first  
16 amount of funds is not greater than the second amount of funds.

1 68. An apparatus for processing checks, comprising:  
2 a storage device; and  
3 a processor connected to the storage device,  
4 the storage device storing a program for controlling the processor; and  
5 the processor operative with the program to:  
6 receive a code;  
7 determine check data based on the code, the check data including  
8 a check identifier that indicates a check drawn on a financial account;  
9 determine whether the check has been claimed; and  
10 transmit a message indicating whether the check has been claimed.

1 69. A computer readable medium encoded with processing instructions for implementing a  
2 method for processing checks, the method comprising:  
3 receiving a code;

- 4 determining check data based on the code, the check data including
- 5 a check identifier that indicates a check drawn on a financial account;
- 6 determining whether the check has been claimed; and
- 7 transmitting a message indicating whether the check has been claimed.